

**Information to identify the case:**

Debtor 1	<u>William R. Arpino</u>	Social Security number or ITIN	xxx-xx-8304
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-16272-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William R. Arpino  
aka Ron Arpino, aka William Arpino

7/12/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William R. Arpino  
 Debtor

Case No. 19-16272-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 22

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db  
 518148440 +William R. Arpino, 115 E. Kings Highway, Unit 184, Maple Shade, NJ 08052-3449  
 518148443 +APEX Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 518148444 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 518148444 +Experian, PO Box 4500, Allen, TX 75013-1311  
 518148445 HRRG, PO Box 8486, Coral Springs, FL 33075-8486  
 518148446 +IRhythm Technologies Inc., Dept CH 19717, Palatine, IL 60055-0001  
 518148447 +Jefferson Health - New Jersey, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020  
 518148448 Kennedy Medical Group Practice, P.C., PO Box 95000, CL#4570, Philadelphia, PA 19195-0001  
 518148449 Lourdes Caridology Services, Po Box 824699, Philadelphia, PA 19182-4699  
 518221680 +PNC BANK, NATIONAL ASSOCIATION, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518148450 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982  
 518148451 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 518148452 +Pulmonary & Sleep Associates of SJ, LLC, 107 Berlin Rd., Cherry Hill, NJ 08034-3526  
 518148453 STAT Medical Transport, Inc, PO Box 13702, 30th Street Station, Philadelphia, PA 19101-3702  
 518148454 +TransUnion, PO Box 2000, Chester, PA 19016-2000  
 518148455 +Virtual Radiologic Professionals, PO Box 120153, Grand Rapids, MI 49528-0103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QJDMARCHAND.COM Jul 13 2019 03:43:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2019 00:24:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 13 2019 00:24:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518148439 +EDI: AMEREXPR.COM Jul 13 2019 03:43:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 518148441 +EDI: CAPITALONE.COM Jul 13 2019 03:43:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518148442 +EDI: CITICORP.COM Jul 13 2019 03:43:00 Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

Daniel L Reinganum on behalf of Debtor William R. Arpino DanielR@McDowellLegal.com, kgresh@mcdowellllegal.com; djamison@mcdowellllegal.com; lwood@mcdowellllegal.com; cgetz@mcdowellllegal.com; mfunk@mcdowellllegal.com; reinganumdr62202@notify.bestcase.com  
 Denise E. Carlson on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axosfs.com  
 Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5